

<i>SERFF Tracking Number:</i>	<i>HART-125506191</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Hartford Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>FN.07.883.2008.03</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
<i>Product Name:</i>	<i>Exclusion - Artificial Tanning</i>		
<i>Project Name/Number:</i>	<i>Spectrum/FN.07.883.2008.03</i>		

Filing at a Glance

Companies: Hartford Casualty Insurance Company, Hartford Insurance Company of the Midwest, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company, Hartford Fire Insurance Company

Product Name: Exclusion - Artificial Tanning	SERFF Tr Num: HART-125506191	State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 05.0003 Commercial Package	Co Tr Num: FN.07.883.2008.03	State Status: Fees verified and received
Filing Type: Form	Co Status: Initial Filing	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Joyce Driscoll, Claire Dubord, Marilu Gonzalez, Stephanie Wieczorek, Sima Nizami, Angela Isaac, Cheryl Slock	Disposition Date: 03/05/2008
	Date Submitted: 02/27/2008	Disposition Status: Approved
Effective Date Requested (New): 04/05/2008		Effective Date (New): 04/05/2008
Effective Date Requested (Renewal): 04/05/2008		Effective Date (Renewal): 04/05/2008

State Filing Description:

General Information

Project Name: Spectrum	Status of Filing in Domicile:
Project Number: FN.07.883.2008.03	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/05/2008	
State Status Changed: 03/05/2008	Deemer Date:
Corresponding Filing Tracking Number:	

SERFF Tracking Number: HART-125506191 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FN.07.883.2008.03
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability
 Product Name: Exclusion - Artificial Tanning
 Project Name/Number: Spectrum/FN.07.883.2008.03

Filing Description:

We are revising our Artificial Tanning exclusion, form SS 05 05 as described in the Explanatory Memorandum prepared by Claire Kornegay, CPCU, AU, AR&PD-Product Specialist.

Company and Contact

Filing Contact Information

Angela Isaac, Personal Lines Filing Analyst angela.isaac@thehartford.com
 Hartford Plaza T-1-54 (888) 717-1957 [Phone]
 Hartford, CT 06115 (860) 547-5941[FAX]

Filing Company Information

Hartford Casualty Insurance Company	CoCode: 29424	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0294398	

Hartford Insurance Company of the Midwest	CoCode: 37478	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1008026	

Hartford Underwriters Insurance Company	CoCode: 30104	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1222527	

Property and Casualty Insurance Company of Hartford	CoCode: 34690	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1276326	

Twin City Fire Insurance Company	CoCode: 29459	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property

Hartford, CT 06115 (860) 547-5000 ext. [Phone]	Group Name: FEIN Number: 06-0732738 -----	State ID Number:
Hartford Accident and Indemnity Company 690 Asylum Ave Hartford, CT 06115 (860) 547-5000 ext. [Phone]	CoCode: 22357 Group Code: 91 Group Name: FEIN Number: 06-0383030 -----	State of Domicile: Connecticut Company Type: Property State ID Number:
Hartford Fire Insurance Company Hartford Plaza 690 Asylum Avenue Hartford, CT 06115 (860) 547-5000 ext. [Phone]	CoCode: 19682 Group Code: 91 Group Name: FEIN Number: 06-0383750 -----	State of Domicile: Connecticut Company Type: State ID Number:

SERFF Tracking Number: HART-125506191 State: Arkansas

First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: FN.07.883.2008.03

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Exclusion - Artificial Tanning

Project Name/Number: Spectrum/FN.07.883.2008.03

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: \$50.00 flat fee

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Casualty Insurance Company	\$0.00	02/27/2008	
Hartford Insurance Company of the Midwest	\$0.00	02/27/2008	
Hartford Underwriters Insurance Company	\$0.00	02/27/2008	
Property and Casualty Insurance Company of Hartford	\$0.00	02/27/2008	
Twin City Fire Insurance Company	\$0.00	02/27/2008	
Hartford Accident and Indemnity Company	\$0.00	02/27/2008	
Hartford Fire Insurance Company	\$50.00	02/27/2008	18179535

SERFF Tracking Number:	HART-125506191	State:	Arkansas
First Filing Company:	Hartford Casualty Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	FN.07.883.2008.03		
TOI:	05.0 Commercial Multi-Peril - Liability & Non-Sub-TOI:		05.0003 Commercial Package Liability
Product Name:	Exclusion - Artificial Tanning		
Project Name/Number:	Spectrum/FN.07.883.2008.03		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/05/2008	03/05/2008

SERFF Tracking Number:	HART-125506191	State:	Arkansas
First Filing Company:	Hartford Casualty Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	FN.07.883.2008.03		
TOI:	05.0 Commercial Multi-Peril - Liability & Non-Sub-TOI:		05.0003 Commercial Package
	Liability		
Product Name:	Exclusion - Artificial Tanning		
Project Name/Number:	Spectrum/FN.07.883.2008.03		

Disposition

Disposition Date: 03/05/2008
Effective Date (New): 04/05/2008
Effective Date (Renewal): 04/05/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: HART-125506191 State: Arkansas

First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: FN.07.883.2008.03

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Exclusion - Artificial Tanning

Project Name/Number: Spectrum/FN.07.883.2008.03

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Supporting Document	Side-by-Side Comparison	Approved	Yes
Form	Exclusion - Artificial Tanning	Approved	Yes

SERFF Tracking Number: HART-125506191 State: Arkansas

First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: FN.07.883.2008.03

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Exclusion - Artificial Tanning

Project Name/Number: Spectrum/FN.07.883.2008.03

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Exclusion - Artificial Tanning	SS 05 05 04 08		Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 SS 05 05 03 92 Previous Filing #:		ss05050408_0039594B.PDF



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - ARTIFICIAL TANNING

This endorsement modifies insurance provided under the following:

BUSINESS LIABILITY COVERAGE FORM

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of, in whole or in part, any artificial sun tanning methods or products, including, but not limited to:

1. Tanning equipment, such as tanning booths, tanning beds, sunlamps, or other appliances or devices used for artificial sun tanning
2. Artificial tanning treatments, such as spray-on or airbrush tanning applications; or
3. Artificial tanning supplements or pills used to enhance the tanning process or darken the skin.

<i>SERFF Tracking Number:</i>	<i>HART-125506191</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Hartford Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>FN.07.883.2008.03</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Exclusion - Artificial Tanning</i>		
<i>Project Name/Number:</i>	<i>Spectrum/FN.07.883.2008.03</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HART-125506191 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: FN.07.883.2008.03
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Exclusion - Artificial Tanning
Project Name/Number: Spectrum/FN.07.883.2008.03

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 03/05/2008

Comments:

Attached is the Transmittal Document-Property & Casualty and the Form Filing Schedule.

Attachments:

PCTD1.pdf

FFS.pdf

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 03/05/2008

Comments:

Attached is the Explanatory Memorandum.

Attachment:

Form explanatory memorandum.pdf

Satisfied -Name: Side-by-Side Comparison **Review Status:** Approved 03/05/2008

Comments:

Attached is the Side-by-Side Comparison for form SS 05 05 04 08

Attachment:

Form side-by-side.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">New Business</td> <td style="width: 50%;"></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Hartford Financial Services Group	00914

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Hartford Fire Ins. Co.	Connecticut	00914-19682	06-0383750	
Hartford Accident & Indemnity Co.	Connecticut	00914-22357	06-0383030	
Hartford Casualty Ins.Co.	Indiana	00914-29424	06-0294398	
Hartford Underwriters Ins. Co.	Connecticut	00914-30104	06-1222527	
Twin City Fire Ins.Co.	Indiana	00914-29459	06-0732738	
Hartford Ins. Co. of the Midwest	Indiana	00914-37478	06-1008026	
Property & Casualty Ins. Co. of Hartford	Indiana	00914-34690	06-1276326	

5. Company Tracking Number	FN.07.883.2008.03
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Cheryl Slock	Prod.Conslnt			Cheryl.Slock
	Hartford Plaza, Hartford, CT 06115		860-547-3339	860-547-3519	@TheHartford.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer				

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	CMP
10. Sub-Type of Insurance (Sub-TOI)	Spectrum (BOP)
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Artificial Tanning Exclusion
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 4/5/08 Renewal: 4/5/08
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	2/26/08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	FN.07.883.2008.03
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
<p>Revising form SS 05 05 to stay current with artifical tanning practices and procedures that are in use today.</p>	

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: EFT Amount: \$50.00</p> <p>Refer to each state’s checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to the each state’s checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		FN.07.883.2008.03		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)		N/A		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Exclusion - Artificial Tanning	SS 05 05 04 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	SS 05 05 03 92	
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

SUPPLEMENTARY EXPLANATORY MEMORANDUM - FORMS
SPECTRUM POLICY
FN.07.883.2008.03



A. Revised Form

The following revised form is being submitted for your approval:

Form Number	Form Title
SS 05 05 04 08	Exclusion – Artificial Tanning

B. Description Of Form Revisions

We are revising SS 05 05 to stay current with artificial tanning practices and procedures that are in use today.

This form is available for use in all classifications, and there is no rate impact with this change.

For your convenience, a "tracked changes" version of form SS 05 05 03 92 is enclosed, showing the differences between the submitted form and the 03 92 edition. To indicate changes from the '92 edition, we have used a format of ~~striking through~~ deletions and underlining additions.

C. Withdrawn Forms

Upon approval of this filing, the following forms are hereby withdrawn:

Form Number	Form Title
SS 05 05 03 92	Exclusion – Artificial Tanning

Prepared by:
Claire Kornegay, CPCU, AU
AR&PD -Product Specialist
The Hartford
690 Asylum Avenue
Hartford, CT 06105
(860)547-2471





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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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EXCLUSION - ARTIFICIAL TANNING

This endorsement modifies insurance provided under the following:

BUSINESS LIABILITY COVERAGE FORM

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of, in whole or in part, any artificial sun tanning methods or products, including, but not limited to:

- 1. Tanning equipment, such as tanning booths, tanning beds, sunlamps, or other appliances or devices used for artificial sun tanning
- 2. Artificial tanning treatments, such as spray-on or airbrush tanning applications; or
- 3. Artificial tanning supplements or pills used to enhance the tanning process or darken the skin.

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Deleted: This insurance does not apply to "bodily injury" caused by the radiation of:
1. A sun lamp; or
2. Other device, designed or used to darken human skin by exposure thereto, if such device is:
1. Owned;
2. Operated;
3. Maintained; or
4. Used by any insured.

Deleted: 03 92

Deleted: Printed in U.S.A. (NS)

Deleted: 1992

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